

Debtor 1 Bruce Stanley Westcott

Debtor 2 _____

United States Bankruptcy Court for the: Eastern District of Pennsylvania (Reading)

Case number 16-17248**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: JPMorgan Chase Bank, National Association**Court claim no. (if known):** 2**Last 4 digits** of any number you use to identify the debtor's account: 1699**Date of payment change:**

Must be at least 21 days after date of this notice

08/01/2017**New total payment:**

Principal, interest, and escrow, if any

\$731.52**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:
_____Current escrow payment: \$270.28New escrow payment: \$271.10**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____ New mortgage payment: _____


Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Ashley Hubbart Date 07/07/2017
Vice President

Print: Ashley Hubbart Title Vice President

Company	<u>JPMorgan Chase Bank, N.A.</u>	Specific Contact Information:
Address	<u>Chase Records Center Attn: Correspondence Mail</u>	Phone: <u>866-243-5851</u>
	<u>Mail Code LA4-5555 700 Kansas Lane</u>	Email: <u>ashley.hubbart@chase.com</u>
	<u>Monroe, LA 71203</u>	

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Reading)

Chapter 13 No. 16-17248

Judge: Judge Richard E. Fehling

In re:

Bruce Stanley Westcott

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served via filing with the US Bankruptcy Court's CM ECF system on July 11, 2017 and/or by providing a copy of this document to a vendor on July 11, 2017 for mailing the same day by U.S. Postal Service First Class Mail Postage Prepaid to:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Bruce Stanley Westcott
3756 Huckelberry Rd
Allentown, PA 18104

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

MICHAEL J. MCCRYSTAL
2355 Old Post Road, Ste 4
Coplay, PA 18037

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

FREDERICK L. REIGLE
Chapter 13 Trustee
2901 St. Lawrence Ave.
P.O. Box 4010
Reading, PA 19606

/s/ Ashley Hubbart

Vice President



Customer Service Center
Monday - Friday
Saturday
Hearing Impaired (TDD)

1-800-848-9136
8 a.m. - 12 a.m.(ET)
8 a.m. - 8 p.m. (ET)
1-800-582-0542



08404 ECA Z 29116 C - ESU
BRUCE S WESTCOTT
3756 HUCKLEBERRY RD
ALLENTOWN PA 18104-9790

Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	10/17/2016
Review Period	11/2015 to 10/2016
Escrow Surplus	\$7.41

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 11/01/2016
Principal & Interest	\$460.42	\$460.42
Escrow Account Deposit	\$270.28	\$271.10
Less: Account Balancer/Surplus	\$0.00	\$-0.82
Total Payment Amount	\$730.70	\$730.70

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you.

Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow surplus of \$7.41 will lower your monthly mortgage payment.

Your escrow account has \$7.41 more than was needed to pay your taxes and/or insurance. Because this amount is less than \$50, it will stay in your account. The surplus will lower your monthly payment by \$0.82 until your account reaches the minimum required balance of \$542.20 (see chart at end of statement titled "Next Year: November 2016 to October 2017"). Until then, your monthly mortgage payment will be \$730.70.

Keep this statement for your records. You do not need to do anything else.



Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.¹

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if we need to give you a surplus refund.

\$542.20	Your minimum required balance
\$549.61	Your estimated lowest account balance for [REDACTED]
\$7.41	Your escrow account surplus

¹See the "Estimated Escrow Account Activity" chart in this statement.

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$730.70. Your mortgage payment includes principal and interest \$460.42 and escrow money \$270.28.
- At the time of your last escrow account review, your expected lowest balance was \$543.14. The chart below shows that your actual lowest escrow balance was \$548.72.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

This Year: November 2015 to October 2016

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance			\$1,086.27	\$1,086.27
11/2015	Deposit	\$271.57	\$271.57		
	Withdrawal - HOMEOWNER IN		\$390.00 *	\$1,357.84	\$967.84
12/2015	Deposit	\$271.57	\$271.57		
	Withdrawal - HOMEOWNER IN	\$385.00	\$0.00 *	\$1,244.41	\$1,239.41
01/2016	Deposit	\$271.57	\$271.57	\$1,515.98	\$1,510.98
02/2016	Deposit	\$271.57	\$271.57	\$1,787.55	\$1,782.55
03/2016	Deposit	\$271.57	\$271.57	\$2,059.12	\$2,054.12
04/2016	Deposit	\$271.57	\$271.57		
	Withdrawal - TOWNSHIP TAX		\$351.29 *	\$2,330.69	\$1,974.40
05/2016	Deposit	\$271.57	\$271.57		
	Withdrawal - COUNTY TAX	\$526.99	\$517.16 *	\$2,075.27	\$1,728.81
05/2016	Withdrawal - TOWNSHIP TAX	\$316.16	\$0.00 *	\$1,759.11	\$1,728.81
06/2016	Deposit	\$271.57	\$271.57	\$2,030.68	\$2,000.38
07/2016	Deposit	\$271.57	\$271.57	\$2,302.25	\$2,271.95
08/2016	Deposit	\$271.57	\$271.57		
	Withdrawal - SCHOOL TAX	\$2,030.68	\$1,994.80 *	\$543.14	\$548.72
09/2016	Deposit	\$271.57	\$271.57	\$814.71	\$820.29
10/2016	Deposit	\$271.57	\$271.57	\$1,086.28	\$1,091.86
Total Deposits		\$3,258.84	\$3,258.84		
Total Withdrawals		\$3,258.83	\$3,253.25		
Account Balance as of 10/2016					\$1,091.86





Escrow: Taxes and Insurance Statement

Loan Number [REDACTED]
 Statement Date 10/17/2016
 Review Period 11/2015 to 10/2016
 Escrow Surplus \$7.41



08404 ECA Z 29116 C - ESU
 BRUCE S WESTCOTT
 3756 HUCKLEBERRY RD
 ALLENTOWN PA 18104-9790

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$271.10 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$549.61 in August 2017 (highlighted below). That is \$7.41 more than your minimum required balance of \$542.20.

Next Year: November 2016 to October 2017

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$1,091.86
11/2016	Deposit	\$271.10		\$1,362.96	
12/2016	Deposit	\$271.10			
	Withdrawal - HOMEOWNER IN	\$390.00		\$1,244.06	
01/2017	Deposit	\$271.10		\$1,515.16	
02/2017	Deposit	\$271.10		\$1,786.26	
03/2017	Deposit	\$271.10		\$2,057.36	
04/2017	Deposit	\$271.10		\$2,328.46	
05/2017	Deposit	\$271.10			
	Withdrawal - COUNTY TAX	\$517.16		\$2,082.40	
05/2017	Withdrawal - TOWNSHIP TAX	\$351.29		\$1,731.11	
06/2017	Deposit	\$271.10		\$2,002.21	
07/2017	Deposit	\$271.10		\$2,273.31	
08/2017	Deposit	\$271.10			
	Withdrawal - SCHOOL TAX	\$1,994.80		\$549.61	
09/2017	Deposit	\$271.10		\$820.71	
10/2017	Deposit	\$271.10		\$1,091.81	
Total Estimated Deposits		\$3,253.20			
Total Estimated Withdrawals		\$3,253.25			
Estimated Account Balance as of October 2017				\$1,091.81	

Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$517.16	May 17	HOMEOWNER IN	\$390.00	December 16
TOWNSHIP TAX	\$351.29	May 17			
SCHOOL TAX	\$1,994.80	August 17			

Total Tax and Insurance Monthly Payment Amount = \$271.10



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A QUICK GUIDE TO UNDERSTANDING YOUR

Annual Escrow Analysis

Current Monthly Mortgage Payment

New Monthly Mortgage Payment

Escrow Account Summary

This section shows that your escrow account has a surplus.

Escrow Surplus Check

Your surplus check will be attached here. Please detach and cash it.

Escrow Account History

The activity for your escrow account from the past year is shown here, along with what we estimated your payments would be.

Expected Escrow Activity for Next Year

We've calculated what we expect your escrow account balance will be for the coming year.

Customer Service Center
Monday - Tuesday
9 a.m. - 5 p.m.
Toll-free

1-800-444-1111
8 a.m. - 10 p.m. (ET)
8 a.m. - 5 p.m. (CT)
1-800-444-1111

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Escrow: Taxes and Insurance Statement

Loan Number: 123456789
Statement Date: 06/01/2014
Payment Period: 06/01/2014 to 05/31/2015
Escrow Surplus: \$444.78

Why am I getting this statement?

You are getting this statement because you have an escrow account. That is a special account that we provide for you to pay your property taxes and insurance. It is also known as an Annual Escrow Account.

Each month, we debit your escrow account, you pay a portion of your taxes and/or insurance monthly instead of once or twice a year. Monthly, part of your monthly mortgage payment goes into your escrow account. When your taxes and/or insurance premiums are due, we pay those bills for you with the money in your escrow account.

Once a year, we are required by law to review your escrow account. This statement includes the results of our review. It includes a history of the activity on your account this year and the activity expected for next year.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 06/01/2014
Principal & Interest	\$679.44	\$679.44
Escrow Account Deposit	\$642.41	\$642.41
Total Payment Amount	\$1,321.85	\$1,321.85

Summary

Your escrow surplus is \$444.78.

Your escrow account has \$444.78 more than was needed to pay your taxes and/or insurance. We have attached a check for \$444.78 in order to return your escrow account to a minimum required balance of \$707.06 (also shown at end of statement titled "Next Year: June 2014 to May 2015"). Your monthly payment will be \$1,321.85 starting 06/01/2014.

Please cash the check below.

If you find you are unable to cash the check, please contact your lender to make a new one. Additional mortgage payments will help repay your loan prepayment penalty. To do that, please follow these directions:

- Write "Pay to the order of JPMorgan Chase Bank, NA" on the back of the check.
- Write your full mortgage loan number on the back.
- Sign the back of the check.
- Write a letter telling us that you intend to use the check to make a new one. Attach a copy of this letter to the back of the check.
- Mail your letter and your check to the same address as above.

Check
Attn: Customer Request Response
PO Box 34730
Columbus, OH 43234-0730

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts were based on your last escrow account review.

- Your most recent mortgage payment due was \$1,321.85. Your mortgage payment includes principal and interest \$679.44 and escrow money \$642.41.
- At the time of your last escrow account review, your expected lowest balance was \$444.78. The chart below shows that your actual lowest escrow balance was \$1,172.30.

Next Year: June 2014 to May 2015

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$642.41 and any anticipated adjustments. The chart shows that you will reach your estimated lowest account balance of \$1,302.44 in August 2014 (highlighted below). That is \$64.78 more than your minimum required balance of \$707.06.

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
06/01/2014	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
07/01/2014	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
08/01/2014	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
09/01/2014	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
10/01/2014	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
11/01/2014	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
12/01/2014	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
01/01/2015	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
02/01/2015	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
03/01/2015	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
04/01/2015	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
05/01/2015	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
06/01/2015	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
07/01/2015	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
08/01/2015	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
09/01/2015	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
10/01/2015	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
11/01/2015	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
12/01/2015	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
01/01/2016	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
02/01/2016	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
03/01/2016	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
04/01/2016	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78
05/01/2016	Payment	\$1,321.85	\$1,321.85	\$444.78	\$444.78



FREQUENTLY ASKED QUESTIONS

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

Why does my account have a surplus?

Your account balance is higher than the minimum balance required, so we're refunding the difference. If your refund is more than \$50, your check is attached. If it's less than \$50, we'll credit your escrow account with your surplus.

We calculate next year's monthly escrow payment based on your tax and/or insurance payment amounts at the time your analysis is run. If your taxes and/or insurance change, your escrow payment may change, resulting in a shortage or surplus next year.

What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

ESCROW RESOURCES

- View your annual Escrow Analysis online to see if your monthly mortgage payment is changing due to an increase or decrease in your property taxes and/or insurance at chase.com/EscrowAnalysis.
- For answers to more questions and to watch our informational video, visit chase.com/Escrow.
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at chase.com/Alerts.



The escrow account had more than what was needed to pay related taxes and/or insurance. This is referred to as an escrow surplus. Because this amount was less than \$50, the escrow surplus remained on the account and temporarily lowered the monthly payment until the account reached the minimum required balance as reflected in the attached escrow analysis. Once the minimum required balance was reached, the escrow surplus no longer reduced the monthly mortgage payment, resulting in the payment increasing.